## Case 18-33828 Document 32 Filed in TXSB on 07/27/18 Page 1 of 4

Information to identify the case:				
Debtor 1  Debtor 2 (Spouse, if filing)	Charlvin DeWayne Denman	Social Security number or ITIN xxx-xx-0298		
	First Name Middle Name Last Name	EIN		
	First Name Middle Name Last Name	Social Security number or ITIN		
		EIN		
United States Bankruptcy Court Southern District of Texas		Date case filed for chapter 7 7/11/18		
Case number:	18–33828			

# Official Form 309A (For Individuals or Joint Debtors) AMENDED Notice of Chapter 7 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered. This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

NOTE: This notice amends the previous notice you received. Please review it carefully to determine changes in settings, deadlines or trustee information.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.					
		About Debtor 1:	About Debtor 2:		
1.	Debtor's full name	Charlvin DeWayne Denman			
2.	All other names used in the last 8 years				
3.	Address	19531 Remington Bend Dr. Houston, TX 77073			
4.	<b>Debtor's attorney</b> Name and address	Adrian Stanley Baer Law Offices of Adrian S. Baer 3306 Sul Ross Houston, TX 77098	Contact phone 713-630-0600 Email: abaer@clegal.com		
5.	Bankruptcy trustee Name and address	Ronald J Sommers Nathan Sommers Jacobs 2800 Post Oak Blvd 61st Floor Houston, TX 77056	Contact phone 713–892–4801 Email: efile@nathansommers.com		

For more information, see page 2 >

Debtor Charlvin DeWayne Denman

Case number 18-33828

## 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

United States Bankruptcy Court PO Box 61010 Houston, TX 77208

Hours open:

8:00 am – 5:00 pm Monday through Friday

Contact phone (713) 250-5500

Date: 7/25/18

Location:

#### Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

## September 5, 2018 at 09:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Suite 3401, 515 Rusk Ave,

Houston, TX 77002

Filing deadline: 10/9/18

### Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### Deadlines 9.

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

#### File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

#### You must file a complaint:

- · if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7),
- · if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

#### You must file a motion:

if you assert that the discharge should be denied under § 727(a)(8) or (9).

### Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

#### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

#### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

#### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

## Case 18-33828 Document 32 Filed in TXSB on 07/27/18 Page 3 of 4

United States Bankruptcy Court Southern District of Texas

In re: Charlvin DeWayne Denman Debtor Case No. 18-33828-evr Chapter 7

## **CERTIFICATE OF NOTICE**

District/off: 0541-4 User: ShoshanaA Page 1 of 2 Date Rcvd: Jul 25, 2018 Form ID: 309Aamd Total Noticed: 61

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 27, 2018.
                      +Charlvin DeWayne Denman, 19531 Remington Bend Dr., Houston AES/BELA-US Bank, P.O. Box 20301, Helena, MT 59620 +Adesa, 4526 N. Sam Houston Parkway, Houston, TX 77086-1424
db
                                                                                                        Houston, TX 77073-4481
10296349
10308365
                      +Alan Scheinthal, Attorney at Law,
                                                                               4635 Southwest Freeway, Suite 720,
10296406
                         Houston, Texas 77027-7105
                      +Auction Credit, 14951 Dallas Parkway, Ste 200, Dallas, TX 75254-6883
10300733
10300734
                        Auto Finance Solutions, 17702 Mitchell North Street, Ste. 250, Irvine, CA 92614
10300735
                      +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
                     ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
10296419
                      (address filed with court: Caine & Weiner, P.O. Box 55848, Sherman Oal +Capi/Helzberg Diamonds, P.O. Box 30523, Salt Lake City, UT 84130-0523 Capital One/Best Buy, P.O. Box 39253, Salt Lake City, UT 84130
                                                                                                                   Sherman Oaks, CA 91413)
10296354
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                      capital One/Best Buy, P.O. Box 39253, Salt Lake City, UT 84130 +Cooper Asset, 189 Townsend Street, Birmingham, MI 48009-6008 +Denyse Cristalle, 4602 Tidewater, Houston, TX 77045-4136 +FT Acceptance, 703 Waterford Way, Suite 780, Miami, FL 33126-4677 +Facebook, 225 Park Avenue South, New York, NY 10003-1780 +First American Payment Systems, Inc., 100 Throckmorton Street, Ste. 1600, Fort Worth TY 76102-2946
10308372
10308378
10308412
10308379
10308380
                         Fort Worth, TX 76102-2846
10296370
                       +Floorplan Xpress LLC, 1450 W. Sam Houston Parkway, Suite F, Bu,
                                                                                                                           Houston, TX 77043-3136
                      +Harris County Tax Assessor, 1001 Preston, Houston, TX 77002-1899
+Harris County Texas, Harrison Greg Jr., 1019 Congress, 16th Fl.,
10296372
10306999
                         Houston, Texas 77002-1772
                      +Intrepid Payment Processing, 100 Throckmorton St. Suite 1800, Ft. Worth, TX 76102-2802
+JH Portfolio Debt Equity, 5757 Phantom Dr. Suite 225, Hazelwood, MO 63042-2429
+Jeffrey Schiavo, 31 C Skyhollow Ct., Waterbury, CT 06779-2436
10308413
10296418
10308417
10296376
                      +Lending Club Corporation, 71 Stevenson Street Suite 1000, San Francisco, CA 94105-2967
                      +Lobel Financial Corporation, 4710 Bellaire Blvd., Bellaire, TX 77401-4526
+Manheim, 6325 Peachtree Dunwoody Rd. NE, Atlanta, GA 30328-4545
+Matthew A. Copeland, Adams & Reese LLP, LyondellBasell Tower, 1221 McKir
10300737
10308416
10296371
                                                                                                                           1221 McKinney, Suite 4400,
                         Houston, Texas 77010-2023
                       Nextgear Capital LLC, 1370 City Center Dr., Ste. 102, Carmel, IN 46032
Sholeh Abedinzadeh, The Welscher Martinez Law Firm, 1111 North Loop West, Suite 702,
10300738
10296348
                      +Sholeh Abedinzadeh,
                      Houston, Texas 77008-4715
+Smart Financial Credit Union, P.O. Box 920719, Houston, TX 77292-0719
+Stacey S. Fischer, Sprechman & Fisher, P.A., 2775 Sunny Isles Blvd., Suite 100,
10296379
10296378
                         Miami, FL 33160-4078
                       +Stephanie A Newport,
10296369
                                                        In-House Counsel for CIG Financial, LLC, 6 Executive Circle, Suite 100,
                         Irvine, California 92614-6732
10308419
                       +Surety Bonding Co. of America,
                                                                        101 S. Reid St., Ste. 300, Sioux Falls, SD 57103-7045
                      +Texas Bay Area Credit Union, 12611 Fuqua, Houston, TX 77034-4646
+Texas Bay Area Credit Union, 12611 W. Fuqua, Houston, TX 77034-4646
10300743
10296409
10296411
                      +Texas Department of Motor Vehicles,
                                                                               4000 Jackson Avenue, Austin, TX 78731-6007
                      Vanguard Fiduciary Trust Co., 500 Admiral Nelson Dr., Malvern, PA 19355
+Vince Ryan, Harris County Attorney, 1019 Congress, 15th Floor, Houston, Texas 77002-1768
+Wallace Keels, 7320 Jensen Dr., #116, Houston, TX 77093-8747
Westlake Financial, P.O. Box, Los Angeles, CA 90054
+Xfinity Business, 2616 Voss Rd., Houston, TX 77057-4100
10308420
10296373
10308415
10300745
10308421
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: abaer@clegal.com Jul 25 2018 21:15:27 Adrian Stanley Baer,
Law Offices of Adrian S. Baer, 3306 Sul Ross, Houston, TX 77098
aty +E-mail/Text: houston_bankruptcy@LGBS.com Jul 25 2018 21:17:03 Tara L Grundemeier,
                         Linebarger Goggan Blair and Sampson LLP,
                                                                                        1301 Travis Street, Ste 300,
                         Houston, Tx 77002-7430
                      +EDI: FRJSOMMERS.COM Jul 26 2018 00:43:00
tr
                                                                                         Ronald J Sommers, Nathan Sommers Jacobs,
                        2800 Post Oak Blvd, 61st Floor, Houston, TX 77056-6131 E-mail/Text: houston_bankruptcy@LGBS.com_Jul 25 2018 21:17:03
                                                                                                                       Harris County,
                         Linebarger Goggan Blair & Sampson LLP,
                                                                                     C/O Tara L. Grundemeier, P.O. Box 3064,
                         Houston, TX 77253-3064
10308366
                      +E-mail/Text: bk@afsacceptance.com Jul 25 2018 21:17:30
                                                                                                               AFS Acceptance,
                         1475 W. Cypress Creek Road, Ft. Lauderdale, FL 33309-1931
                        E-mail/Text: bankruptcy@autofinance.com Jul 25 2018 21:15:42
10296350
                                                                                                                        Automotive Finance Corporation,
                      13085 Hamilton Crossing Blvd. Ste. 300, Carmel, IN 466+E-mail/Text: bknotices@conduent.com Jul 25 2018 21:18:09
                                                                                      Carmel, IN 46032
10296357
                                                                                                                  CES/Brazos, c/o ACS,
                      501 Bleeker St., Utica, NY 13501-2401 +EDI: CAPITALONE.COM Jul 26 2018 00:43:00
10308367
                                                                                          Capital One, P.O. Box 30253,
                         Salt Lake City, UT 84130-0253
10296356
                       +EDI: CAPITALONE.COM Jul 26 2018 00:43:00
                                                                                          Capital One Bank USA NA, P.O. Box 30281,
                         Salt Lake City, UT 84130-0281
                      +EDI: CHASE.COM Jul 26 2018 00:43:00
10296368
                                                                               Chase Bank, P.O. Box 15298,
                      Wilmington, DE 19850-5298
+E-mail/Text: bankruptcy@consumerportfolio.com Jul 25 2018 21:17:16
10308371
                         Consumer Portfolio Services, P.O. Box 57071, Irvine, CA 92619-7071
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Page 2 of 2

Total Noticed: 61

User: ShoshanaA

Form ID: 309Aamd

District/off: 0541-4

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)
10308373
                +EDI: CONVERGENT.COM Jul 26 2018 00:43:00
                                                                   Convergent Outsourcing, Inc.,
                                                                                                      800 SW 39th Street,
                  Renton, WA 98057-4975
10296375
                 EDI: IRS.COM Jul 26 2018 00:43:00
                                                           Department of the Treasury,
                                                                                            Internal Revenue Service,
                  Ogden, UT 84201-0013
                 +E-mail/Text: bankruptcy@flagshipcredit.com Jul 25 2018 21:17:18
10308411
                                                                                            Flagship Credit Acceptance,
                  3 Christy Drive, Suite 102,
                                                  Chadds Ford, PA 19317-9670
                 E-mail/Text: houston_bankruptcy@LGBS.com Jul 25 2018 21:17:03
10300068
                                                                                         Harris County et al.,
                                               Linebarger Goggan Blair & Sampson LLP,
                  c/o Tara L. Grundemeier,
                                                                                            P.O. Box 3064,
                Houston, Tx 77253-3064
+EDI: PRA.COM Jul 26 2018 00:43:00
10298286
                                                           PRA Receivables Management, LLC, PO Box 41021,
                  Norfolk, VA 23541-1021
10296407
                 +EDI: RMSC.COM Jul 26 2018 00:43:00
                                                            SYNCB/Lowes, P.O. Box 956005,
                                                                                                 Orlando, FL 32896-0001
                +EDI: RMSC.COM Jul 26 2018 00:43:00
10296408
                                                            SYNCB/RoomstoGo,
                                                                                P.O. Box 965036,
                  Orlando, FL 32896-5036
10296410
                 E-mail/Text: pacer@cpa.state.tx.us Jul 25 2018 21:17:34
                                                                                   Texas Comptroller,
                                                        Austin, TX 78711-3528
                  P.O. Box 13528, Capitol Station,
                +EDI: WFFC.COM Jul 26 2018 00:43:00
                                                            Wells Fargo Card Service,
10296412
                                                                                          P.O. Box 14517,
                  Des Moines, IA 50306-3517
                +EDI: WFFC.COM Jul 26 2018 00:43:00
10296413
                                                            Wells Fargo Home Mortgage,
                                                                                           P.O. Box 10335,
                Des Moines, IA 50306-0335
+E-mail/Text: BankruptcyNotice@westlakefinancial.com Jul 25 2018 21:17:59
10300744
                  Western Funding Inc., 3915 E. Patrick Lane, Las Vegas, NV 89120-3965
                                                                                                     TOTAL: 22
            ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
                +PRA Receivables Management, LLC, PO Box 41021, Nor: AES/BELA-US Bank, P.O. Box 20301, Helena, MT 59620
                                                                         Norfolk, VA 23541-1021
cr*
10296352*
               ++AUTOMOTIVE FINANCE CORPORATION, 13085 HAMILTON CROSSING BLVD,
10296353*
                                                                                        SUITE 300.
                  CARMEL IN 46032-1445
                 (address filed with court: Automotive Finance Corporation,
                  13085 Hamilton Crossing Blvd. Ste. 300, Carmel, IN 46032) Internal Revenue Service, Centralized Insolvency Operation,
                 Internal Revenue Service,
10296374*
                                                                                        P. O. Box 7346,
                  Philadelphia, PA 19101-7346
                                                71 Stevenson Street, Ste. 1000,
10300736*
                 +Lending Club Corporation,
                                                                                     San Francisco, CA 94105-2967
                +SYNCB/Lowes, P.O. Box 956005,
                                                      Orlando, FL 32896-0001
10300741*
                +SYNCB/RoomstoGo, P.O. Box 965036, Orlando, FL 328:
+Sholeh Abedinzadeh, The Welscher Martinez Law Firm,
10300742*
                                                         Orlando, FL 32896-5036
10296351*
                                                                              1111 North Loop West, Suite 702,
                  Houston, Texas 77008-4715
              ##+Merchant Capital Group, 111 Miami Gardens Drive, Suite 408,
10296377
                                                                                       Miami, FL 33169-4619
                                                                                                     TOTALS: 0, * 8, ## 1
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
Transmission times for electronic delivery are Eastern Time zone.
Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the benchmark washes and the Levisian and the Levisian and the levisian and the levisian and the levisiant and the levisian and the levisiant and the by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2018 Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2018 at the address(es) listed below: Adrian Stanley Baer on behalf of Debtor Charlvin DeWayne Denman abaer@clegal.com Ronald J Sommers efile@nathansommers.com, RS@trustesolutions.com, RS@trustesolutions.net, jbatres@nathansommers.com

Tara L Grundemeier on behalf of Creditor Harris County houston bankruptcy@publicans.com

USTPRegion07.HU.ECF@USDOJ.GOV US Trustee

Date Royd: Jul 25, 2018